

In re:  
Stacy M. Grisolia  
Debtor

Case No. 23-13715-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 08, 2024

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2024:

Recip ID	Recipient Name and Address
db	+ Stacy M. Grisolia, 1257 Radcliffe Street, Bristol, PA 19007-5327
14837122	+ Bristol Borough Water & Sewer Authority, 250 Pond St., Bristol, PA 19007-4937
14837134	+ Health Network Laboratories, PO Box 8500, Lockbox #9581, Philadelphia, PA 19178-0001
14837143	+ Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
14837153	+ Trident Asset Management, 53 Perimeter Center East, Atlanta, GA 30346-2294
14837963	+ U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107-3126
14837156	+ Young, Marr, Mallis & Deane, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jan 09 2024 00:12:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 09 2024 00:12:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jan 09 2024 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 09 2024 05:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jan 09 2024 00:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14837126	Email/Text: bankruptcy@cavps.com	Jan 09 2024 00:12:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14837124	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 09 2024 00:37:52	Cardworks/CW Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
14837123	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 09 2024 00:37:52	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14837125	+ Email/Text: bankruptcy@cavps.com	Jan 09 2024 00:12:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14837127	+ Email/Text: docs@chaserec.com	Jan 09 2024 00:12:00	Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 08, 2024

Form ID: 309I

Total Noticed: 44

14837128	+ EDI: COMCASTCBLCENT	Jan 09 2024 05:11:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
14837129	^ MEBN	Jan 09 2024 00:07:24	Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
14837130	^ MEBN	Jan 09 2024 00:07:24	Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401
14837131	+ Email/Text: bankruptcydepartment@tsico.com	Jan 09 2024 00:12:00	EOS CCA, PO Box 981025, Boston, MA 02298-1025
14837132	Email/Text: bknotices@fbcs-inc.com	Jan 09 2024 00:12:00	FBCS, 330 S. Warminster Road, Suite 353, Hatboro, PA 19040
14837133	+ EDI: AMINFOFP.COM	Jan 09 2024 05:11:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14837135	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2024 00:12:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14837136	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2024 00:12:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14837137	+ Email/Text: ngisupport@radiusgs.com	Jan 09 2024 00:12:00	Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
14837601	EDI: PENNDEPTREV	Jan 09 2024 05:11:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14837601	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2024 00:12:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14837141	EDI: PRA.COM	Jan 09 2024 05:11:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14837140	EDI: PRA.COM	Jan 09 2024 05:11:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14837142	EDI: PRA.COM	Jan 09 2024 05:11:00	Portfolio Recovery Associates, PO B0x 12914, Norfolk, VA 23541
14837138	+ Email/Text: blegal@phfa.org	Jan 09 2024 00:12:00	Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
14837139	+ Email/Text: blegal@phfa.org	Jan 09 2024 00:12:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14842371	EDI: Q3G.COM	Jan 09 2024 05:11:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14837144	^ MEBN	Jan 09 2024 00:07:27	Rushmore Service Center, PO Box 5507, Sioux Falls, SD 57117
14837145	+ Email/Text: bankruptcy@savit.com	Jan 09 2024 00:12:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
14837146	+ EDI: CBS7AVE	Jan 09 2024 05:11:00	Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
14837147	+ EDI: CBS7AVE	Jan 09 2024 05:11:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14837149	+ EDI: WTRRN BANK.COM	Jan 09 2024 05:11:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14837148	+ EDI: WTRRN BANK.COM	Jan 09 2024 05:11:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14837150	+ Email/Text: bankruptcynotices@cbecompanies.com	Jan 09 2024 00:12:00	The CBE Group, Inc., Payment Processing Center, PO Box 2038, Waterloo, IA 50704-2038
14837151	EDI: TCISOLUTIONS.COM	Jan 09 2024 05:11:00	Total Card, Inc., PO Box 89725, Sioux Falls, SD 57109-9725

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 08, 2024

Form ID: 309I

Total Noticed: 44

14837152	^ MEBN	Jan 09 2024 00:07:22	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14837155	+ EDI: VERIZONCOMB.COM	Jan 09 2024 05:11:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14837154	+ EDI: VERIZONCOMB.COM	Jan 09 2024 05:11:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Stacy M. Grisolia support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com .lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	Stacy M. Grisolia		Social Security number or ITIN: xxx-xx-3038
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 12/7/23
Case number:	23-13715-mdc		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Stacy M. Grisolia	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1257 Radcliffe Street Bristol, PA 19007	
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 1/8/24

**For more information, see page 2**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: <b>The meeting is by Zoom. Go to <a href="#">Zoom.us</a>, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>
<b>February 28, 2024 at 9:30 AM</b>		For additional meeting info. go to <a href="https://www.justice.gov/usf/moc">https://www.justice.gov/usf/moc</a>
<b>8. Deadlines</b>	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	
	<p><b>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.</b></p>	
	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<p>Filing deadline: 4/28/24</p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p>	<p>Filing deadline: 2/15/24</p>
	<p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p>Filing deadline: 6/4/24</p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline:   30 days after the conclusion of the meeting of creditors</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan.This plan proposes payment to the trustee of \$730.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/21/24 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b></p>	
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk’s office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk’s office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	